<u>CLAIMS</u>

I claim:

1.   An efficient and secure method for using a mobile wireless terminal to pay for charges associated with services rendered by a merchant, comprising:

receiving a service;

requesting charges associated with said service;

receiving and displaying said charges; and

transmitting, using said mobile wireless terminal, payment information.

2.   The method of claim 1, wherein said steps of requesting and receiving are performed using short range wireless technology.

3.   The method of claim 1, wherein said steps of requesting, receiving and transmitting are performed using TCP/IP.

4.   The method of claim 1, wherein said payment information is not disclosed to said merchant.

5.   The method of claim 1 wherein said payment information comprises a credit card number.

6.   The method of claim 1 wherein requesting said charges includes providing a user identifier.

7.   The method of claim 6 wherein said user identifier is a table number.

8.   The method of claim 1, further comprising:

transmitting geographic information concerning the location of said

mobile wireless terminal.

9.   The method of claim 1, further comprising:

receiving confirmation of payment.

10.   An efficient and secure method to permit a merchant to receive payment

for charges associated with services provided to a user of a mobile wireless terminal, comprising:

receiving a request for charges from said user;

providing charges for display to the user; and

receiving confirmation of payment,

wherein said merchant does not receive payment information of said user.

11.   The method of claim 10 wherein said steps of receiving and providing are

performed using short range wireless technology.

12.   The method of claim 10 wherein said payment information includes a

credit card number.

13.   The method of claim 10, further comprising:

receiving a user identifier.

14.   The method of claim 13 wherein said user identifier is a license plate

number.

15.	An efficient and secure method to permit a user of a mobile wireless terminal to pay for charges associated with services rendered by a merchant, comprising:

receiving an approval of said charges from said user, said approval including payment information; and

providing confirmation of payment,

wherein said payment information is not disclosed to said merchant.

16.	The method of claim 15, wherein said confirmation is provided to both said user of said mobile wireless terminal and said merchant.

17.	The method of claim 15, further comprising:

receiving geographic location information for said mobile wireless terminal.

18.	The method of claim 17, further comprising:

storing geographic location information of merchant locations; and

comparing said received geographic location information with said stored geographic location information to determine an identity of a merchant at whose establishment said user is currently located.

19.	The method of claim 18 wherein said identity of said merchant includes an IP address of said merchant.

20.	A mobile wireless terminal comprising:

a memory device storing a program; and

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a processor in communication with said memory device, said processor operative with said program to: request charges associated with a service received by a user of said mobile wireless terminal; receive and display said charges; and transmit payment information.

21.   A system to permit a merchant to receive payment for charges associated with services provided to a user of a mobile wireless terminal, comprising:

a memory device storing a program; and

a processor in communication with said memory device, said processor operative with said program to: receive a request for charges from said user; provide charges for display to the user; and receive confirmation of payment, wherein said merchant does not receive payment information of said user.

22.   A system to permit a user of a mobile wireless terminal to pay for charges associated with services rendered by a merchant, comprising:

a memory device storing a program; and

a processor in communication with said memory device, said processor operative with said program to: receive an approval of said charges from said user, said approval including payment information; and provide confirmation of payment, wherein said payment information is not disclosed to said merchant.